



**VERMONT
LEGAL
AID**

WORKING TOGETHER FOR JUSTICE

Mike Fisher
Chief Health Care Advocate
Office of the Health Care Advocate

2/24/2022

Voices from Vermonters on Medicare

- I put off going to the doctor with increasing frequency now that I'm retired and on Medicare. This was not a problem when I had good medical insurance, which I contributed a huge portion to while working.
- I constantly put off care!! I have insurance but never know what my obligations will be. Once you enter the medical system, it is a black hole of expense.
- Constant worrying and stress
- I paid for my medical debt with my pension and savings.
- Medical debt makes life scarier.

Medicare Background

- Medicare generally covers **80%** of covered services, enrollees are responsible for the rest.
- Enrollees face significant expenses due to their **20%** cost sharing.
- Too many Medicare enrolled Vermonters do not have any secondary coverage.

Medigap Enrollment

- Vermonters currently have a six-month open enrollment period that begins the month they are 65 or older and enroll in a Medicare Part B plan.
- During this six-month open enrollment period, Vermonters can buy any Medigap policy, **even** if they have significant health problems.
- Vermonters who fail to purchase during this window, lose their guaranteed issue protections.

S.239 Improves Access

- An annual Medigap open enrollment period with protections will help Vermonters secure coverage.
- Additionally, this bill will provide a path for Vermonters who have enrolled in Part C plans and discover that those plans don't match their health care needs.

Discussion

- This proposal would treat access to Medigap plans the same way we do for other types of health insurance.
- A growing number of Vermonters are enrolling on Medicare Part C, instead of original Medicare. This proposal will give those consumers more flexibility and protection.

Vermont Would Join Our Neighbors

- Four neighboring states, Connecticut, Maine, Massachusetts, and New York have guaranteed issue protections for Medigap and have either a continuous open enrollment or an annual period when their residents can purchase this coverage.

Section 2 - Workgroup and Report

- Too many Vermonters on Medicare have no secondary coverage.
- These individuals are financially exposed if they access care and are at a great risk of going into medical debt.
- The workgroup envisioned here would consider all available options to address this problem and provide recommendations for action next year.